

# UNITED STATES HOUSE OF REPRESENTATIVES FINANCIAL DISCLOSURE STATEMENT

For New Members, Candidates, and New Employees

FORM B

Name: Edward Guy Albertson Daytime Telephone: \_\_\_\_\_

APR 08 2018 Page 1 of 45  
LEGISLATIVE RESOURCE CENTER  
18 APR 17 AM 10:35

## FILER STATUS

<input checked="" type="checkbox"/> New Member of or Candidate for U.S. House of Representatives	State: <u>OHIO</u> District: <u>12th</u>	<input type="checkbox"/> Check if Amendment
Candidates - Date of Election: <u>05-08-2018</u>		
<input type="checkbox"/> New Officer or Employee	Staff Filer Type (if Applicable): <input type="checkbox"/> Shared <input type="checkbox"/> Principal Assistant	Period Covered: January 1, <u>2018</u> to <u>APRIL 07, 2018</u>

A \$200 penalty shall be assessed against any individual who files more than 30 days late.

(Office Use Only)

## PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

<p>A. Did you, your spouse, or your dependent child:</p> <p>a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? <u>or</u></p> <p>b. Receive more than \$200 in unearned income from any reportable asset during the reporting period?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>		<p>E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	
<p>C. Did you or your spouse have "earned" income (e.g., salaries, honoraria, or pension/IRA distributions) of \$200 or more during the reporting period?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>		<p>F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	
<p>D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>		<p>J. Did you receive compensation of more than \$5,000 from a single source in the current year and two prior years?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"  
THIS FORM INCLUDES ONLY THE SCHEDULES THAT YOU ARE REQUIRED TO COMPLETE

## EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER BOTH OF THESE QUESTIONS

<p>TRUSTS - Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust that benefits you, your spouse, or dependent child?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>EXEMPTION - Have you excluded from this report any other assets, "unearned" income, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
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Name: Edward G. Albertson Page 2 of 45

**Use additional sheets if more space is required.**



ENV# CEBFGZPRBBFHNVW BBBB  
 LINCOLN FINANCIAL ADVISORS CORP  
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 FORT WAYNE, IN 46801

003778 FICD4T01 000000 AT 02  
 NPS/FNTC IRA  
 FBO EDWARD ALBERTSON  
 7700 BALLOU RD  
 HEATH OH 43056



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STATEMENT FOR THE PERIOD FEBRUARY 1, 2016 TO FEBRUARY 28, 2016

EDWARD ALBERTSON - Premiere Select IRA  
 Account Number [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
 Investment Discipline: MANAGED ACCOUNT PROGRAM

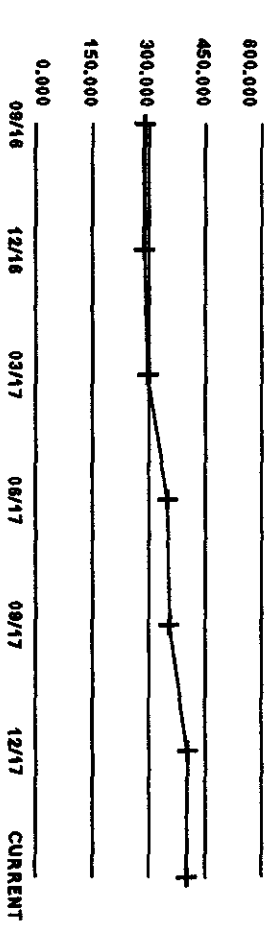
TOTAL VALUE OF YOUR PORTFOLIO \$401,589.83

FOR YOUR INFORMATION

Our representatives are committed to long-term client relationships and have access to a diverse spectrum of products and specialized support to provide individuals with integrated, personalized financial planning services, financial consultation and asset management services. Let us know how we can help you! CRN1886407083117

YOUR ACCOUNT EXECUTIVE IS  
 JEFFREY LAMMERT/ANDREW MICHEL  
 RR#: KLP  
 For questions about your accounts:  
 Local: 614 888 6516  
 In-State: 800 237 3813  
 National: 800 237 3813

CHANGE IN VALUE OF YOUR PORTFOLIO  
 \$ thousands



Change In Value Of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Account carried with National Financial Services LLC, Member NYSE, SIPC

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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: [REDACTED]

Separate Acct't Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM

## Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$410,408.85	\$403,948.03
Additions and Withdrawals	\$0.00	\$0.00
Income	\$521.22	\$835.52
Taxes, Fees and Expenses	\$0.00	(\$1,015.11)
Other Activity	\$36.13	\$85.85
Change in Value	(\$9,377.37)	(\$2,242.46)
ENDING VALUE (AS OF 02/28/18)	\$401,589.83	\$401,589.83

Refer to Miscellaneous Footnotes for more information on Change in Value.

RETIREMENT CONTRIBUTIONS/DISTRIBUTIONS	Current Period	Year-to-Date
CONTRIBUTIONS		
For Current Year 2018	\$0.00	\$0.00
For Prior Year 2017	\$0.00	\$0.00
DISTRIBUTIONS		
For Current Year 2018	\$0.00	\$0.00
INCOME		
Dividends	\$521.22	\$835.52
TOTAL INCOME	\$521.22	\$835.52

All income is tax deferred until it is distributed from the account.

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$1,015.11)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$1,015.11)

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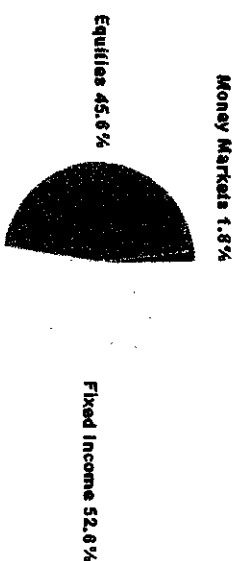
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## ACCOUNT ALLOCATION



	Percent	Prior Period	Current Period
Money Markets	1.8 %	\$7,378.40	\$7,420.28
Equities	45.6	\$189,749.70	\$182,958.78
Fixed Income	52.6	\$213,281.75	\$211,210.77
TOTAL	100.0 %	\$410,409.85	\$401,589.83

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NPS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

Account carried with National Financial Services LLC, Member  
NYSE, SIPC



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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



## Account Overview *continued*

REALIZED GAIN (LOSS)	Current Period	Year-to-Date
FROM INVESTMENT ACTIVITY		
Realized Gain (Loss)	\$0.00	\$1,351.07
<b>TOTAL GAIN (LOSS)</b>	<b>\$0.00</b>	<b>\$1,351.07</b>

*The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement for more information.*

**REALIZED GAIN (LOSS)** Estimated realized gains (losses) for transactions in your account as of the trade date, excluding transactions where cost basis information is incomplete.

**GAIN (LOSS) FROM RETIREMENT DISTRIBUTION OF IN-KIND SHARES** is the change in value of shares distributed compared to their cost and is provided for informational purposes only.

### MESSAGES AND ALERTS

The Securities and Exchange Commission approved Rule 11 Ac1-6 in November 2000. This rule was adopted in an effort to improve public disclosure of order execution and routing practices and provides investors the right to request certain information: quarterly reports that identify the top venues, as defined in the rule, where orders were routed, as well as additional order routing detail. The current quarterly report is available from [www.LFA-SageMark.com](http://www.LFA-SageMark.com). Investors may request specific order routing and execution information. Broker-Dealers were required to begin capturing this data on 7/2/01 and make it available to investors. You may contact Lincoln Financial Advisors to obtain specific information.

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Account carried with National Financial Services LLC, Member  
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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: **[REDACTED]**

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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## Holdings

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For additional information regarding your holdings, please refer to the footnotes at the end of the statement.

### CASH AND CASH EQUIVALENTS - 1.85% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income
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### Money Markets

FIDELITY GOVERNMENT CASH RESERVES	FDRXX CASH	7,420.28	\$1.00	\$7,420.28	
7 DAY YIELD 1.03%					
Dividend Option Reinvest					
Capital Gain Option Reinvest					
Total Cash and Cash Equivalents				\$7,420.28	

### HOLDINGS > MUTUAL FUNDS - 94.04% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Cost	Net Change
<b>Equity</b>							
<b>AMERICAN NEW WORLD CLASS F1</b>							
Estimated Yield 0.94%	NWFX CASH	240.453	\$67.76	\$16,293.10	\$153.36	\$14,401.33	\$1,891.77
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>ARBITRAGE FUND CLASS R</b>							
Estimated Yield 0.68%	ARBFX CASH	1,590.066	\$12.85	\$20,432.35	\$139.02	\$20,735.94	(\$303.59)
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>BLACKROCK GLOBAL ALLOCATION CL A</b>							
Estimated Yield 0.97%	MDLOX CASH	548.29	\$19.77	\$10,839.69	\$106.09	\$10,900.00	(\$60.31)

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Statement for the Period February 1, 2018 to February 28, 2018

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Account Number: [REDACTED]

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HOLDINGS > MUTUAL FUNDS *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Cost	Net Change
<b>BLACKROCK GLOBAL ALLOCATION CL A</b> <i>continued</i>							
Dividend Option Reinvest	MDLOX						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>COHEN &amp; STEERS GLOBAL REALTY CL A</b>							
Estimated Yield 1.92%	CSFAX	226.362	\$50.75	\$11,487.87	\$221.16	\$12,133.00	(\$645.13)
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>DIAMOND HILL LONG SHORT CLASS A</b>							
Dividend Option Reinvest	DHMX	359.458	\$25.85	\$9,291.99		\$9,253.25	\$38.74
Capital Gain Option Reinvest	CASH						
Average Unit Cost							
<b>FIDELITY 500 INDEX PREMIUM CLASS</b>							
Estimated Yield 1.75%	FUSVX	185.278	\$95.15	\$17,629.20	\$308.58	\$15,631.99	\$1,997.21
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>FRANKLIN DYNATECH FUND A</b>							
Dividend Option Reinvest	FKONX	233.951	\$70.84	\$16,573.09		\$13,546.51	\$3,026.58
Capital Gain Option Reinvest	CASH						
Average Unit Cost							
<b>MFS INTERNATIONAL DIVERSIFICATION FD A</b>							
Estimated Yield 1.42%	MDIDX	1,224.52	\$19.68	\$24,098.55	\$342.72	\$21,937.82	\$2,160.93
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>MFS VALUE CLASS A</b>							
Estimated Yield 1.32%	MEAX	381.342	\$40.46	\$15,429.10	\$204.36	\$14,573.93	\$855.17
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>OAKMARK INTL INVESTOR CL</b>							
Estimated Yield 1.34%	OAKIX	846.718	\$28.76	\$24,351.61	\$328.92	\$24,250.00	\$101.61
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							

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Statement for the Period February 1, 2018 to February 28, 2018

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Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
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**HOLDINGS > MUTUAL FUNDS continued**

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Cost	Net Change
<b>OAKMARK INTL INVESTOR CL</b>							
	OAKIX	<i>continued</i>					
Average Unit Cost				\$186,426.55	\$1,802.21	\$157,363.57	\$9,062.98
<b>Total Equity</b>							
<b>Fixed Income</b>							
<b>BAIRD CORE PLUS BOND FD INVESTOR CL</b>							
	BCDSX	11,142.01	\$11.41	\$127,130.33	\$3,223.64	\$129,354.63	(\$2,424.30)
Estimated Yield 2.53%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>Total Fixed Income</b>							
<b>LORD ABBETT HIGH YIELD CLASS A</b>							
	LHYAX	2,808.435	\$7.59	\$19,798.02	\$1,133.90	\$20,188.96	(\$390.94)
Estimated Yield 5.72%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>Total Fixed Income</b>							
<b>LORD ABBETT SHORT DURATION INCOME CL A</b>							
	LALDX	6,666.569	\$4.21	\$28,066.26	\$1,044.01	\$28,641.18	(\$574.92)
Estimated Yield 3.72%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>Total Fixed Income</b>							
<b>PRUDENTIAL GLOBAL TOTAL RETURN CLASS A</b>							
	GTRAX	5,302.513	\$6.83	\$36,216.16	\$1,151.18	\$36,376.13	(\$159.97)
Estimated Yield 3.17%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
<b>Total Fixed Income</b>							
<b>Total Mutual Funds</b>							
				\$377,637.32	\$8,354.94	\$372,124.47	(\$3,560.13)
							\$5,512.85
<b>HOLDINGS &gt; EXCHANGE TRADED PRODUCTS - 4.11% of Total Account Value</b>							
<b>Equity</b>							
<b>ISHARES CORE S&amp;P MID-CAP ETF</b>							
	IJH	44.396	\$188.46	\$8,278.08	\$100.46	\$7,719.18	\$558.90
Estimated Yield 1.21%	CASH						

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Account carried with National Financial Services LLC, Member  
NYSE, SIPC

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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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HOLDINGS > EXCHANGE TRADED PRODUCTS *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Cost	Net Change
ISHARES CORE S&P MID-CAP ETF	LH	<i>continued</i>					
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
ISHARES CORE S&P SMALL-CAP ETF	LIR	108.98	\$75.74	\$8,254.15	\$100.43	\$7,589.56	\$654.59
Estimated Yield 1.21%	CASH						
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost							
Total Equity				\$16,532.23	\$200.89	\$15,318.74	\$1,213.49
Total Exchange Traded Products				\$16,532.23	\$200.89	\$15,318.74	\$1,213.49
Total Securities				\$394,169.55	\$8,555.83	\$387,443.21	\$6,726.34
TOTAL PORTFOLIO VALUE				\$401,589.83	\$8,555.83	\$387,443.21	\$6,726.34

## Activity

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement for more information.

### PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Cost	Transaction Gain (Loss)
<b>Securities Purchased</b>							
01/31/18	CASH	REINVESTMENT	LORD ABBETT SHORT DURATION INCOME CL A REINVEST @ \$4.2300	19.929	(\$84.30)		
01/31/18	CASH	REINVESTMENT	LORD ABBETT HIGH YIELD CLASS A REINVEST @ \$7.7100	11.019	(\$84.96)		

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Account carried with National Financial Services LLC, Member  
NYSE, SIPC

Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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**PURCHASES, SALES, AND REDEMPTIONS** *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Cost	Transaction Gain (Loss)
01/31/18	CASH	REINVESTMENT	PRUDENTIAL GLOBAL TOTAL RETURN CLASS A REINVEST @ \$8.9400	11.114	(\$77.13)		

02/28/18	CASH	REINVESTMENT	BAIRD CORE PLUS BOND FD INVESTOR CL REINVESTED @ \$11.42 AS OF 02/28/18	23.562	(\$269.08)	\$269.08	
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**Total Securities Purchased** (\$515.47)

**ACTIVITY - CORE FUND ACTIVITY**

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
02/09/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT CASH RESERVES @ 1	15.96	(\$15.96)

02/15/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT CASH RESERVES @ 1	8.2	(\$8.20)
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02/16/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT CASH RESERVES @ 1	3.54	(\$3.54)
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02/22/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT CASH RESERVES @ 1	8.12	(\$8.12)
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02/23/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT CASH RESERVES @ 1	0.31	(\$0.31)
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02/28/18	CASH	REINVESTMENT	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	5.75	(\$5.75)
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**TOTAL CORE FUND ACTIVITY** (\$41.88)

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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: [REDACTED]

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### ACTIVITY > INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
<b>Dividends</b>					
01/31/18	CASH	DIVIDEND RECEIVED	LORD ABBETT SHORT DURATION INCOME CL A		\$84.30
01/31/18	CASH	DIVIDEND RECEIVED	LORD ABBETT HIGH YIELD CLASS A		\$84.96
01/31/18	CASH	DIVIDEND RECEIVED	PRUDENTIAL GLOBAL TOTAL RETURN CLASS A		\$77.13
02/28/18	CASH	DIVIDEND RECEIVED	BAIRD CORE PLUS BOND FD INVESTOR CL		\$269.08
02/28/18	CASH	DIVIDEND RECEIVED	FIDELITY GOVERNMENT CASH RESERVES DIVIDEND RECEIVED		\$5.75
<b>Total Dividends</b>					<b>\$521.22</b>
<b>TOTAL INCOME</b>					<b>\$521.22</b>

### ACTIVITY > OTHER ACTIVITY

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
02/09/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT MFS VALUE CLASS A 552983801		\$3.42
02/09/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT MFS INTERNATIONAL 552736330		\$5.29
02/09/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT PRUDENTIAL GLOBAL 74439A103		\$7.25
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT COHEN & STEERS REAL 191912104		\$0.17

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ACTIVITY - OTHER ACTIVITY continued

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT DIAMOND HILL 25294S403		\$2.14
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT & STEERS 19247N102		\$2.41
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT FRANKLIN DYNATECH 353496201		\$3.48
02/16/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT AMERICAN NEW WORLD 649280401		\$3.54
02/22/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT BLACKROCK GLOBAL 09251T103		\$2.14
02/22/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT ABBETT HIGH 54400N102		\$2.40
02/22/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT ABBETT SHORT 543916100		\$3.58
02/23/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT EAGLE 32008T101		\$0.31
TOTAL OTHER ACTIVITY					\$38.13

## Footnotes and Cost Information

NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change information. NFS determines gain (loss) using the first-in, first-out (FIFO) method on all transactions in a retirement account unless an alternative disposal method has been selected by you, or your broker dealer has elected to use another disposal method in the event you do not elect a method. For retirement accounts, gain/loss information should not be used for tax purposes. Cost information for debt securities has not been adjusted for amortization or accretion.

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Account carried with National Financial Services LLC, Member  
NYSE, SIPC

Statement for the Period February 1, 2018 to February 28, 2018

EDWARD ALBERTSON - Premiere Select IRA  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM

 **Lincoln**

**Financial Advisors®**

A member of Lincoln Financial Group

## Miscellaneous Footnotes

**CHANGE IN VALUE OF YOUR PORTFOLIO** is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

**CHANGE IN VALUE** reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Income, Taxes, Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Assets Held Away and Other Assets Held Away).

**CALLABLE SECURITIES LOTTERY** - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redemmed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redemmed securities, NFS utilizes an impartial lottery allocation system. In accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redemmed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

**PRICING INFORMATION** - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may not reflect current fair market value and/or may not be readily marketable or redeemable at the prices shown.

**FOREIGN EXCHANGE TRANSACTIONS** - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Forex, Inc. on a principal basis. Fidelity Forex, Inc., an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Forex, Inc. may share a portion of any FX commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving an FX is available upon request through your broker-dealer.

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**GLOSSARY Short Account Balances.** If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value.** The Total Market Value has been calculated out to 9 decimal places, however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not

**CUSTOMER SERVICE:** Please review your statement and report any inaccuracy or discrepancy immediately by calling the telephone number of your broker-dealer reflected on the front of this statement. Reports of any inaccuracy or discrepancy regarding your brokerage account or the activity therein should be directed to your broker-dealer at the telephone number and address reflected on the front of this statement and National Financial Services LLC (NFS).

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. In addition to your initial contact with your broker-dealer you may contact NFS at (800) 801-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

**ADDITIONAL INFORMATION** Free credit balances ("FCB") are funds payable to you on demand. FCB are subject to open commitments such as uncleared check deposits, and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is automatically transferred to a money market fund or to an FDIC insured bank account you use as your brokerage account's core position, you can liquidate the shares of the money market fund or bank balances at any time and have the proceeds remitted to you or held in your brokerage account subject to the terms and conditions of your account agreement. Interest on free credit balances awaiting reinvestment may be paid out at rates that may vary with current short-term money market rates and/or your brokerage account balances, set at the discretion of your broker-dealer and/or NFS. Required rule 10b-10(e) information not contained herein will be provided upon written request.

**Credit Adjustment Program.** Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any accountholder and to amend or terminate the credit adjustment program.

**Options Customers.** Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation. Splits, Dividends, and Interest. Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

**Equity Dividend Reinvestment Customers.** Shares credited to your brokerage account resulted from transactions effected as agent by either: (1) Your broker-dealer for your investment account, or (2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in over-the-counter securities.

**Retirement Contributions/Distributions.** A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. **Income Reporting.** NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. A financial statement of NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

**Statement Mailing.** NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statements availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

closely reflect the value at which the security may be sold or purchased based on various market factors. investment decisions should be made only after consulting your broker-dealer. **Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI** for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (AD). The AD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

**Loans and Fees.** In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay your introducing broker-dealer and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, infrastructure support and maintenance, and other programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by your introducing broker-dealer and/or NFS will be furnished to you upon written request. At time of purchase fund shares may be assigned a load, transaction fee or no transaction fee status. At time of sale, any fees applicable to your transaction will be assessed based on the status assigned to the shares at time of purchase. **MARGIN.** If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. **NYSE and FINRA.** All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing houses, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 288-9889 or access the FINRA's web site at [www.finra.org](http://www.finra.org). **FINRA Rule 4311** requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. Your broker-dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. NFS shall, at the direction of your broker-dealer: (1) execute, clear and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS. (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Previous meats are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk, including possible loss of principal.

**End of Statement**

Account carried with National Financial Services LLC, Member  
NYSE, SIPC

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Lincoln Financial Advisors

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TRANSAMERICA  
LIFE INSURANCE COMPANY

Attn: Annuity Customer Service  
4333 Edgewood Road NE  
Cedar Rapids, IA 52499

Transamerica Axiom II  
October 1, 2017 - December 31, 2017  
Your Representative:  
JEFFREY DAVID LAMMERT  
LINCOLN FINANCIAL ADVISORS COR  
7650 RIVERS EDGE DR #250  
COLUMBUS OH 43235  
Phone: 614-888-6516

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EDWARD G ALBERTSON  
7700 BALLOU RD  
HEATH OH 43056-9045

### Policy Detail

Annuitant: EDWARD G ALBERTSON

Owner: EDWARD G ALBERTSON

Issue Date: April 11, 2014

Annuity Commencement Date: December 31, 2050

Contract Number: [REDACTED]

Please refer to the Definitions and Disclosures Section for further information.

### Value Summary

Since Issue	Year To Date	This Period
\$133,030.00	\$0.00	\$140,697.13
\$0.00	\$0.00	\$4,035.37
		\$144,732.50
Beginning Policy Value		Ending Policy Value as of 12/31/2017
Total Premium Payments		
Total Withdrawals		
Value Change		

Surrender Value as of 09/30/2017 \$137,705.14  
Surrender Value as of 12/31/2017 \$141,659.80  
Minimum Required Cash Value as of 12/31/2017 \$141,659.80  
Please refer to the Definitions and Disclosures Section for further information.

### Living Benefit Detail

Retirement Income Max<sup>SM</sup> Issued: 04/11/2014  
As of 12/31/2017

Highest Monthly Anniversary <sup>SM</sup> Value 12/11/2017	\$143,379.99	Withdrawal Base	\$154,691.63	Rider Withdrawal Amount	\$7,425.20	Remaining Rider Withdrawal Amount	\$7,425.20
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0  
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## Living Benefit Detail continued

The **Highest Monthiversary Value** is the greater of 1) your current **realized Highest Monthiversary Value** (locked in from a previous rider year) OR 2) the highest **tracked Monthiversary Value** (from the current rider year). This value may be higher or lower than your current withdrawal base. This may occur because the withdrawal base is calculated by identifying the highest of: 1) the current withdrawal base, 2) the highest policy value on any rider Monthiversary in the last 12 months, or 3) the withdrawal amount each rider year for the life of the annuitant, and spouse, if the joint life option is elected, regardless of your policy value. The remaining rider withdrawal amount is the amount available for withdrawal until the next rider anniversary date.

## Death Benefits Detail

As of 12/31/2017

Death benefit

\$144,732.50

## Your Current Allocation

As of 12/31/2017

Asset Class	Investment Option and Allocation %
Asset Allocation	TA Legg Mason Dynamic Allocation - Balanced
46 %	
27 %	TA Asset Allocation - Moderate
27 %	TA Managed Risk - Balanced ETF

Percentages may not be exact due to rounding.

## Your Allocation Detail

September 30, 2017

December 31, 2017

Investment Option	# of Units	Unit Value	Value	# of Units	Unit Value	Value
TA Legg Mason Dynamic Allocation - Balanced	5,753.2155	11,272,095	\$64,850.79	5,733.4074	11,584,165	\$66,416.74
TA Asset Allocation - Moderate	3,147.4112	12,184,290	\$38,348.97	3,136.5748	12,649,086	\$39,674.80
TA Managed Risk - Balanced ETF	3,163.4277	11,853,398	\$37,497.37	3,152.5362	12,257,103	\$38,640.96
<b>Totals</b>			<b>\$140,697.13</b>			<b>\$144,732.50</b>

The unit value of each investment option will increase or decrease during any statement period based upon performance for the investment option.

## Personal Rate of Return

As of 12/31/2017

This Period	2.87 %
Year To Date	10.04 %
Since Issue	2.29 %

Your personal rate of return takes into account premiums, withdrawals, fees, and earnings. Returns for periods in excess of one year are annualized. Past performance does not guarantee future results.





Please review this statement carefully and report any discrepancies to us in writing within 30 days from receipt of the statement on which the error occurred. During your review, make certain that all transactions you believe have occurred are reflected on the statement.

**cdelivery Option**

**Simplify** You can receive email notifications when your statements, financial confirmations and prospectuses are available on our website.

**Sign up now by visiting**  
[www.transamerica.com](http://www.transamerica.com)

**Website** [www.transamerica.com](http://www.transamerica.com)

**Email Address** [customer.care@transamerica.com](mailto:customer.care@transamerica.com)

**24-hour Interactive Voice Response System** (800) 525-6205

**Customer Service Hours** Monday - Thursday 7:00 am - 5:30 pm (CT)  
Friday 7:00 am - 4:30 pm (CT)  
(800) 525-6205

**Customer Service Phone Number** (800) 525-6205

**Address** Attn: Annuity Customer Service  
4333 Edgewood Road NE  
Cedar Rapids, IA 52499

### Customer Service Information

Date and Transaction Type	Investment Option	# of Units	Unit Value	Amount
10/11/2017	TA Legg Mason Dynamic Allocation - Balanced	-19.8081	11.326186	\$-224.35
	TA Asset Allocation - Moderate	-10.8364	12.282631	\$-133.10
	TA Managed Risk - Balanced ETF	-10.8915	11.929481	\$-129.93
Rider Fee				

Retirement Income Max<sup>SM</sup> fee

**This Period**  
\$-487.38

### Charges and Adjustments Detail

KRISTINA ZAKRZEWSKI 100%

Recent beneficiary changes may not be reflected.

If you wish to change your beneficiary designation you may do so by completing and returning an Annuity Policy Change Form. This request must be signed by the owner. You may request this form by contacting our customer service center or logging on to [www.transamerica.com](http://www.transamerica.com).

### Primary Beneficiaries

Fair Market Value is being furnished to the Internal Revenue Service.

IRA Required Minimum Distributions: If you are an IRA holder and you have attained age 70 1/2, you must begin taking distributions from your IRA. In the year you turn 70 1/2, you may defer this first distribution until April 1st of the following year, with subsequent distributions taken by December 31st of each year. The Internal Revenue Service requires us to notify when a participant is required to take a distribution for the tax year. We recommend you speak with your personal representative for additional information.

To obtain the amount you are required to take this year, or for options on receiving the distribution, you may contact your registered representative or our administrative office. Our phone number is located in the Important Customer Service Information section of this statement.

**Fair Market Value as of 12/31/2017:**  
\$144,732.50

### Important Tax Information

**Transamerica Axiom<sup>SM</sup> II**  
October 1, 2017 - December 31, 2017  
Contract Number: [REDACTED]  
Owner: EDWARD C ALBERTSON

451  
of  
171

Transamerica Axdon™ II  
October 1, 2017 - December 31, 2017  
Contract Number: [REDACTED]  
Owner: EDWARD C ALBERTSON

## Customer Service Information continued

If the date of Ending Value reflects a non-business day, the Unit Value reflected is the next calculated Unit Value, as of the close of the next business day.

## Definitions and Disclosures

### Policy Detail

**Annuity Commencement Date** - The date specified in your policy when annuity payments are scheduled to begin.

### Value Summary

**Policy Value** - This value generally represents total premiums paid, less withdrawals, impact of gain/loss of the investment options and less applicable fees and charges.

**Total Withdrawals** - The sum of requested withdrawals and, if applicable, Excess Interest Adjustments and Surrender Charges.

**Value Change** - This value includes applicable charges shown in the "Charges and Adjustments Detail" section and also reflects changes in market performance of investment options.

**Surrender Value** - The amount payable upon surrender according to the terms of your annuity, assuming surrender occurred as of the statement beginning date or end date. This value is reflective of surrender charges and Excess Interest Adjustment (EIA), as applicable, and is referred to as Cash Value in the annuity contract. The EIA is equal to the amount subject to EIA, multiplied by the result of the guaranteed interest rate less the current guaranteed interest rate, multiplied by the number of months remaining divided by 12. Further details of the EIA are explained in your contract.

**Minimum Required Cash Value** - This value is used in determining your Cash Value.

### Living Benefit Detail

**Retirement Income Max™** - The 5% growth rate applies only to the withdrawal base; it does not apply to policy value, optional death benefits, or other optional benefits. Your withdrawal base will receive 5% annual compounding growth for up to 10 rider years for any year 6 withdrawal is not taken. Withdrawals of amounts greater than the rider withdrawal amount, called excess withdrawals, result in a reduction of the rider withdrawal amount. The reduction may be more than the amount of the excess withdrawal. The effect of an excess withdrawal on your rider withdrawal amount will be determined on the date the withdrawal request is received by the insurance company. The Monthiversary component of an automatic step-up is not applied in rider years when an excess withdrawal has been taken. The benefit will terminate if excess withdrawals reduce the withdrawal base to zero. If you would like to discuss excess withdrawals in greater detail, please contact us.

### Death Benefits Detail

**Death Benefit** - The amount paid to the beneficiary. The death benefit is calculated once all required paperwork is received by the insurance company. Please refer to the annuity contract for an explanation of how the death benefit is calculated.

Issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Underwritten and distributed by Transamerica Capital, Inc., Member FINRA. Not all broker/dealers are members of the Securities Investor Protection Corporation (SIPC). For more information, ask your financial professional if their broker/dealer is a member of SIPC. Information concerning compensation arrangements for selling broker/dealers, appears in the Contract prospectus. Additional information may be available from your financial professional or their broker/dealer.

CAREW INTERNATIONAL, INC.  
ATTN: MATT FUHR  
PERSONAL & CONFIDENTIAL  
5050 SECTION AVE STE 300  
CINCINNATI OH 45212-2052

ED ALBERTSON  
7700 BALLOU RD  
HEATH OH 43056-9045

What is my  
account value?  
\$16,449.21  
as of 12/31/17

CAREW INTERNATIONAL INC 401KPS PLAN

Plan Number: [REDACTED]

Date of Hire: [REDACTED]

Where can I go for help?

Your Financial Professional

JAY R SLOUFFMAN

PROSPERA FINANCIAL SERVICES

513-701-9069

jay@jrswealthmgt.com

www.massmutual.com/corp

Online account access and transactions are

available anytime through Retirement Access.

1-800-854-0647

Retirement Plan Information Line offers automated

information/transactions & customer service.

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Are you saving enough to reach your

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Tracker tool may help you assess how much

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successful retirement and make meaningful

retirement planning decisions. You'll also be

able to review and adjust your plan over time. Log

on to [www.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess)

today to get started!

MassMutual

## How has my account changed?

Beginning Balance		\$15,110.24	\$10,679.08
Contributions		935.41	4,677.09
Withdrawals		0.00	0.00
Fees		0.00	0.00
Exchange/Other		0.00	0.00
Dividends/Capital Gains/Other Earnings		0.00	0.00
Change in Value		403.56	1,093.04
Ending Balance		\$16,449.21	\$16,449.21
Total Vested Balance on 12/31/17		\$16,449.21	

## What is my personal performance?

Quarter-to-Date	Year-to-Date	1 Year	3 Year	5 Year
2.55%	8.54%	8.54%	6.52%	5.50%
Return date as of 12/31/17				

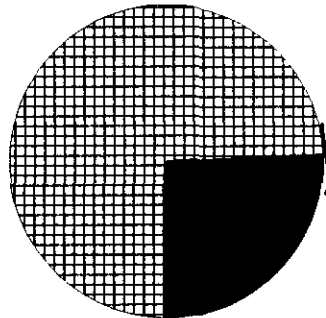
Results are based on a Modified Dietz calculation. The Modified Dietz method calculates a time-weighted return over the period. The method weights individual cash flows by the amount of time that those cash flows are held. Contributions are considered to be positive cash flows while withdrawals are considered to be negative cash flows in the calculation.

## How is my account being funded?

Contributions	This Period	Year-to-Date	Ending Balance Vested	Balance
Profit Sharing	0.00	0.00	4,229.26	100%
Qualified Non Elective	935.41	4,677.09	12,219.95	100%
Total Contributions	\$935.41	\$4,677.09	\$16,449.21	\$16,449.21

### How is my account allocated?

My current account balance My current allocation by investment name by asset class



Asset Class/ Investment Option	% of Future Contributions	% of Current Assets	Units Held	Share/ Unit Value	Ending Balance on 12/31/2017
Asset Allocation/Balanced	74.29%	74.29%	646,147.1	\$18,912,023	\$12,219.95
THE HARTFORD BALANCED INCOME R3	100.00%	74.29%			12,219.95
Stable Value/Money Market	25.71%	25.71%	2,624,430.8	\$1,611,498	\$4,229.26
FIXED ACCOUNT	0.00%	25.71%			4,229.26
<b>Total</b>					<b>\$16,449.21</b>

### How have my investments performed?

(Bold items indicate your current investment selection.)

Investment Options that have a fixed or stated return.

Asset Class/Investment Option	Rate of Interest/Return	Term
Stable Value/Money Market		
FIXED ACCOUNT	3.00%	11/1/17 - 1/3/18

Investment Options that have a variable return.

Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value fluctuate so your shares, when sold, may be worth more or less than the original cost; current performance may be lower or higher than quoted. For most recent month-end performance, please visit [www.massmutual.com/corp](http://www.massmutual.com/corp).

Investment performance as of 12/31/17.

Asset Class/ Investment Option	Last 3 Months	Year to-Date	1 yr	3 yrs	5 yrs	10 yrs/ Life*	Inception Date
Specialty							
IVY NATURAL RESOURCES R	7.85%	2.75%	2.75%	-0.55%	-1.74%	-5.61%	1/97
OPPENHEIMER REAL ESTATE R	1.88%	3.71%	3.71%	3.80%	8.46%	6.35%	3/02
DEUTSCHE REAL ESTATE SEC R	2.20%	5.66%	5.66%	4.67%	8.27%	6.59%	12/99

### International/Global

FRANKLIN MUTUAL GLOBAL DISC R	0.94%	9.20%	9.20%	5.58%	9.00%	5.07%	12/92
THORNBERG INTERNATIONAL VALUE R3	3.46%	24.66%	24.66%	8.62%	6.70%	1.73%	5/98
MFS INTERNATIONAL VALUE R2	5.74%	26.38%	26.38%	11.58%	12.21%	6.28%	10/95
OPPENHEIMER DEVELOPING MARKETS R	4.95%	34.33%	34.33%	7.01%	4.63%	3.82%	11/96
THE HARTFORD INTERNATIONAL OPPS R3	3.30%	23.73%	23.73%	7.72%	7.37%	2.24%	7/96

Small Cap							
VIRTUS CEREDEX SM CP VAL EQTY A	7.15%	9.94%	9.94%	9.84%	12.64%	9.08%	10/03
VICTORY SYCAMORE SMALL CO OPP R	3.01%	11.14%	11.14%	12.44%	14.83%	10.12%	8/83
INVESTCO SMALL CAP GROWTH R	6.54%	24.47%	24.47%	24.47%	10.53%	9.20%	10/95

2/5/20

# How have my investments performed? (continued)

Asset Class Investment Option 3 Months Last Year to-Date 1 yr 3 yrs 5 yrs 10 yrs Life\* Inception Date

Mid Cap	PRU JENNISON MID CAP GROWTH R	5.17%	21.91%	21.91%	6.97%	11.14%	7.84%	12/96
	VICTORY SYCAMORE EST VALUE R	5.66%	15.32%	15.32%	11.68%	15.82%	10.34%	8/83
	EATON VANCE ATL CAP SMID CAP R	8.80%	23.99%	23.99%	14.35%	16.16%	12.04%	4/02

Large Cap	SEL TRP/LOOM SAYLES BLU CH GR R3	6.51%	33.98%	33.98%	14.45%	17.96%	9.80%	4/14
	BLACKROCK EQUITY DIVIDEND R	5.19%	15.93%	15.93%	9.94%	12.32%	6.71%	11/87
	JPMORGAN US EQUITY R2	6.70%	20.64%	20.64%	9.97%	15.23%	8.51%	9/93
	NEUBERGER BERMAN SOCIALLY RES R3	5.37%	17.96%	17.96%	8.56%	14.09%	7.13%	3/94
	HIMCO VIT INDEX IB	6.46%	21.01%	21.01%	10.67%	15.01%	7.80%	5/87
	INVECO DIVERSIFIED DIVIDEND R	2.83%	7.86%	7.86%	7.61%	12.31%	7.91%	12/01
	ALGER CAP APP INSTITUTIONAL R	6.45%	30.34%	30.34%	11.18%	15.71%	8.37%	11/93
	Asset Allocation/Balanced							
	BLACKROCK LIFEPAH DYN 2020 A	3.06%	12.93%	12.93%	5.40%	6.02%	4.17%	3/94
	BLACKROCK LIFEPAH DYN 2030 A	4.39%	17.31%	17.31%	6.96%	7.78%	4.53%	3/94

Bond	BLACKROCK LIFEPAH DYN 2040 A	5.54%	21.05%	21.05%	8.23%	9.21%	4.77%	3/94
	BLACKROCK LIFEPAH DYN RETIRE A	2.67%	11.29%	11.29%	4.85%	4.97%	4.51%	3/94
	BLACKROCK LIFEPAH DYN 2050 A	5.92%	22.36%	22.36%	8.67%	10.05%	6.25%	6/08
	THE HARTFORD BALANCED INCOME R3	3.23%	11.00%	11.00%	6.84%	7.82%	7.00%	7/06
	AMERICAN FUNDS CAP INC BLD R2E	2.27%	13.56%	13.56%	5.25%	7.20%	3.85%	7/87
	Bond							
	THE HARTFORD INFLATION PLUS R3	0.15%	1.30%	1.30%	0.94%	-1.40%	2.43%	10/02
	VIRTUS SEIX TOTAL RETURN BD R	-0.21%	2.04%	2.04%	1.26%	1.11%	3.68%	12/97
	AB GLOBAL BOND R	0.22%	2.35%	2.35%	2.38%	2.18%	4.02%	11/07
	AB HIGH INCOME R	0.09%	7.39%	7.39%	5.60%	5.12%	7.81%	2/94

Comparable Indices	FIDELITY ADVISOR TOTAL BOND M	0.38%	3.85%	3.85%	2.77%	2.37%	4.44%	10/02
	PREMIER BARINGS HIGH YLD R3	-0.08%	6.85%	6.85%	6.41%	6.08%	6.82%	4/14
	Comparable Indices							
	STANDARD & POOR'S 500 INDEX	7.65%	20.49%	22.87%	10.91%	15.74%	8.30%	
	BARCLAYS CAP US AGG BOND INDEX	-0.55%	3.07%	3.21%	2.11%	1.98%	3.99%	
	RUSSELL 2000 INDEX	10.23%	15.11%	18.34%	11.14%	15.02%	8.75%	
	MSCI EAFE INDEX	5.20%	23.61%	27.86%	6.47%	8.72%	2.03%	
	3 MONTH T BILL INDEX	0.29%	0.86%	0.90%	0.42%	0.27%	0.36%	
	Standard & Poor's 500 Index measures the broad U.S. stock market. Barclays Capital Aggregate Bond Index measures the U.S. bond market. Russell 2000 Index measures U.S. small-cap stocks. MSCI EAFE (Europe, Australasia, Far East) Index measures the non-U.S. stock market. The three-month Treasury bill rate is derived from secondary-market Treasury bill rates published by the Federal Reserve Bank. It is not possible to invest directly in an index.							
	*Life: Return is since inception of the underlying fund.							

Investment option performance shows returns based upon a single investment in the separate account at the beginning of the period being reported and retained throughout the period. Performance is stated after deduction for underlying fund expenses and separate account program and administrative/mortality, expense and admin charges. The program and administrative/mortality, expense and admin charge may range from 0 to 1.65%. Visit Retirement Access or contact your MassMutual representative to obtain the program and administrative/mortality, expense and admin charge applicable to your Plan. With respect to all performance displayed, where inception of the underlying fund predates inclusion in the separate account, performance is given since the inception of the underlying fund. In such cases, performance given for periods prior to the inclusion in the separate account is hypothetical and is based on the actual performance of the underlying account less the fees that would have been charged had it been included in the separate account during the period.

These investment options are available to your plan through a group variable contract. Your plan does not invest directly in the underlying fund.

Investment options are available to your plan through a group variable contract. Your plan does not invest directly in the underlying fund.

## How have my investments performed? (continued)

- Your plan may allocate employer contributions using a method known as "permitted disparity". If this method is used, participants whose annual compensation exceeds a certain dollar amount receive a greater allocation (measured as a percentage of compensation). This type of allocation takes into account the lower contribution rate that an employer makes to Social Security on behalf of employees that earn more than the Social Security Taxable Wage Base. In addition, if your employer maintains a defined benefit pension plan, the benefits you receive under this plan may offset (reduce) the benefits you will receive under the defined benefit plan. Review the terms of your plan's Summary Plan Description for information on the specific method by which employer contributions are allocated to your account under the plan and to determine whether an offset applies. Contact your employer or the plan administrator for a copy of the plan's Summary Plan Description if you do not have one.
- The importance of a Well-Balanced and Diversified Investment Portfolio

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

- For additional information regarding investment and diversification please visit the Department of Labor's website at <http://www.dol.gov/ebsa/investing.html>.
- You should carefully consider the investment objectives, risks, and charges and expenses of the group variable contract and its underlying funds before investing. There are specific risks associated with these investment options. Please refer to a currently effective prospectus or disclosure document (whichever is applicable), for additional details. Please read it carefully before you invest or send money.

## What investment activity took place 10/1/17 - 12/31/17?

Money Source/ Investment Option	Beginning Balance	Contributions	Loan Pmts/ Exchanges/ Other	Withdrawals	Fees	Dividends/ Cap Gains/ Other Earn	Change in Value	Ending Value
THE HARTFORD BALANCED INCOME R3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIXED ACCOUNT	4,197.87	0.00	0.00	0.00	0.00	0.00	31.39	4,229.26
<b>Total</b>	<b>\$4,197.87</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$31.39</b>	<b>\$4,229.26</b>
THE HARTFORD BALANCED INCOME R3	10,912.37	935.41	0.00	0.00	0.00	0.00	372.17	12,219.95
Qualified Non Elective								
<b>Total</b>	<b>\$10,912.37</b>	<b>\$935.41</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$372.17</b>	<b>\$12,219.95</b>
<b>Grand Total</b>	<b>\$15,110.24</b>	<b>\$935.41</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$403.56</b>	<b>\$16,449.21</b>

## What transactions took place 10/1/17 - 12/31/17?

Confirm Date	Trade Date	Transaction Description	Transaction Amount	Share/Unit Price	Shares/Units This Transaction	Total Shares/ Units Owned
10/11/17	10/11/17	ACH Contribution	467.71	18.469507	25.3234	620.9587
11/2/17	11/2/17	ACH Contribution	467.70	18.568090	25.1884	646.1471
FIXED ACCOUNT						
		No Activity For The Period	0.00	0.000000	0.0000	0.0000

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CAREW INTERNATIONAL INC 401KPS PLAN

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10/1/17 - 12/31/17

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

Contracts issued by Hartford Life Insurance Company. Contracts are administered by Massachusetts Mutual Life Insurance Company.

MassMutual Retirement Services LLC or its affiliates receive compensation based generally on the average daily net asset value of the Funds in connection with the distribution of shares/units of the Funds and/or the servicing and maintenance of your Plan's account. This compensation is paid by the Fund and/or its affiliates. Additional information about the source and amount of the compensation will be furnished to you upon written request. You should also refer to the fund prospectus and statement of additional information or other disclosure document for more information about compensation arrangements.

MassMutual pays compensation to the broker-dealer identified as your investment firm in connection with distribution of shares/units of the Funds and/or the servicing of your Plan's account. Additional information about compensation paid to your investment firm will be furnished to you in accordance with applicable law and upon written consent.

If you detect an inaccuracy or discrepancy in your account statement, please promptly report it to MassMutual by calling us toll-free at the number listed above, or you may write us at the address below. Any oral communications regarding any inaccuracy or discrepancy should be re-confirmed in writing to help protect your rights.

Mailing Address:

Overnight Address:

MassMutual Retirement Services LLC  
P.O. Box 1583  
Hartford, CT 06144-1583  
MassMutual Retirement Services LLC  
100 Bright Meadow Boulevard  
Enfield, CT 06082

## Plan News

**CHANGE OF ADDRESS:** It is important that you notify us if you change your address. If your mail is returned to us or we get direction from your employer that your address is out of date, we are likely to suspend future mailings until an updated address is obtained. In addition, we may rely on a third party, including the US Postal Service and commercial locator services to update your current address. Unless preempted by federal law, failure to give us a current address may result in payments due and payable on your participant account being considered abandoned property under state law, and remitted to the applicable state.

P.O. BOX 295  
DES MOINES, IA 50306-0295

Your Servicing Agent  
LINCOLN FINANCIAL ADVISORS CORP  
LAMMERT/JEFFREY DAVID

EDWARD G ALBERTSON  
7700 BALLOU RD  
HEATH OH 43056-9045



Customer Service  
1 (866) 376-0389

Questions? Please Contact:

Your Plan-Type is:  
Non-Qualified  
Your Product Type is:  
Scudder Advocate Rewards  
Account Number  
Issue Date  
Case Number

Quarterly Statement  
September 30, 2017 through  
December 31, 2017

**SCUDDER**  
INVESTMENTS

A Member of  
Deutsche Asset Management

**YOUR INVESTMENT SUMMARY**

	This Quarter	Year to Date
Beginning Balance	\$40,184.39	\$39,139.28
Total Payments	\$0.00	\$0.00
Total Withdrawals	\$40,014.17	\$40,014.17
Other	\$6.03	\$46.03
Change in Investment Value	\$164.19	\$920.92
<b>ENDING BALANCE</b>	<b>\$0.00</b>	<b>\$0.00</b>

**YOUR GUARANTEED PROTECTION BENEFITS**



Please review your statement for accuracy. Any errors need to be reported within 90 days of receipt.

**ACCOUNT SUMMARY**

Account Information	Beginning Balance	Net Transactions	Gain/Loss	Ending Value	Unit Price	Total Units
VARIABLE BlackRock Bond Income Portfolio Deutsche Government & Agency Securities VIP	\$24,170.59	\$24,037.74	\$132.85	\$0.00	\$1.264850	0.0000
	\$6,992.65	\$6,959.13	\$33.52	\$0.00	\$1.232916	0.0000



Quarterly Statement  
September 30, 2017 through  
December 31, 2017

**ACCOUNT SUMMARY**

ENDING VALUE: December 31, 2017					
\$0.00					
SUMMARY TOTALS					
Western Ast Management Strategic Bnd Opportunities					
Account Information	Beginning Balance	\$40,184.39	Transactions	\$9,023.33	Net Gain/Loss
				\$2.18	\$164.19
Unit	Value	\$0.00	Unit Price	\$31.559690	Unit
Total Units		0.0000			

**TRANSACTION SUMMARY**

Date	Description	Transaction Description	Unit	Value	Amount	Units This Transaction
10/25/2017	BR Bond Income Portfolio	Administrative Charge		\$3.62	\$1.261796	2.8689
	Deutsche GovAgency Sec	Administrative Charge		\$1.05	\$1.233324	0.8514
	Westm Ast Mgmt StrBndOpp	Administrative Charge		\$1.36	\$31.495364	0.0432
	BR Bond Income Portfolio	Full Withdrawal		\$24,034.12	\$1.261796	19,047.5442
	Deutsche GovAgency Sec	Full Withdrawal		\$6,958.08	\$1.233324	5,641.7285
	Westm Ast Mgmt StrBndOpp	Full Withdrawal		\$9,021.97	\$31.495364	286.4539
\$40,020.20						

Brighthouse Securities, LLC, as a principal on its own behalf, confirms the above transaction(s) in your account in accordance with your instructions for the fund(s) in which the transaction(s) were made and in accordance with the prospectus.

Scudder Investments provides sales and marketing support for the Scudder Advocate family of products.

Account issued by Brighthouse Life Insurance Company.



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 LINCOLN FINANCIAL ADVISORS CORP  
 1300 S CLINTON ST  
 PO BOX 2239  
 FORT WAYNE, IN 46801

003779 FICD4T01 000000 AT 02  
 EDWARD G ALBERTSON  
 KRISTINA ZAKRZEWSKI  
 7700 BALLOU RD  
 HEATH OH 43056



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STATEMENT FOR THE PERIOD FEBRUARY 1, 2018 TO FEBRUARY 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
 Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
 Investment Discipline: MANAGED ACCOUNT PROGRAM

TOTAL VALUE OF YOUR PORTFOLIO \$204,735.80

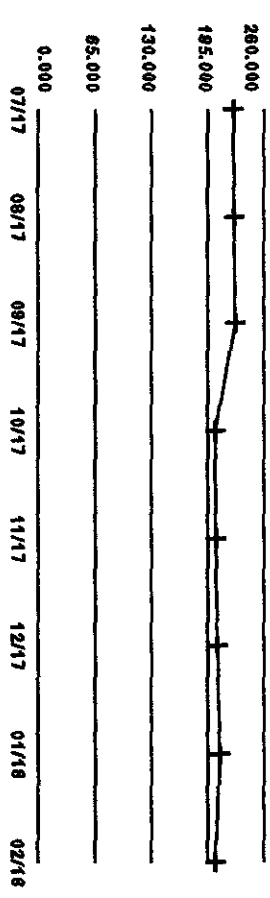
FOR YOUR INFORMATION

Our representatives are committed to long-term client relationships and have access to a diverse spectrum of products and specialized support to provide individuals with integrated, personalized financial planning services, financial consultation and asset management services. Let us know how we can help you! CRN1886407083117

YOUR ACCOUNT EXECUTIVE IS  
 JEFFREY LAMMERT/ANDREW MICHEL  
 RR#: KLP  
 For questions about your accounts:  
 Local: 614 888 6516  
 In-State: 800 237 3813  
 National: 800 237 3813

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ thousands



Change in Value of Your Portfolio information can be found in Miscellaneous Footnotes at the end of this statement.

Account carried with National Financial Services LLC, Member NYSE, SIPC

Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM

## Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$209,331.17	\$206,506.23
Additions and Withdrawals	\$0.00	\$0.00
Income	\$269.51	\$525.50
Taxes, Fees and Expenses	\$0.00	(\$600.12)
Other Activity	\$19.12	\$37.51
Change in Value	(\$4,884.00)	(\$1,733.32)
ENDING VALUE (AS OF 02/28/18)	\$204,735.80	\$204,735.80

Refer to Miscellaneous Footnotes for more information on Change in Value.

INCOME	Current Period	Year-to-Date
TAXABLE		
Taxable Dividends	\$269.51	\$525.50
TOTAL TAXABLE	\$269.51	\$525.50
TOTAL INCOME	\$269.51	\$525.50

Taxable income is determined based on information available to NIS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$600.12)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$600.12)



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## ACCOUNT ALLOCATION



	Percent	Prior Period	Current Period
Money Markets	1.7 %	\$3,473.86	\$3,495.86
Equities	43.2	\$92,103.99	\$88,480.82
Fixed Income	55.1	\$113,753.32	\$112,759.32
TOTAL	100.0 %	\$209,331.17	\$204,735.80

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NIS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.



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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acc't Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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## Account Overview *continued*

### MESSAGES AND ALERTS

The Securities and Exchange Commission approved Rule 11 Aci-6 in November 2000. This rule was adopted in an effort to improve public disclosure of order execution and routing practices and provides investors the right to request certain information: quarterly reports that identify the top venues, as defined in the rule, where orders were routed, as well as additional order routing detail. The current quarterly report is available from [www.LFA-Segemark.com](http://www.LFA-Segemark.com). Investors may request specific order routing and execution information. Broker-Dealers were required to begin capturing this data on 7/2/01 and make it available to investors. You may contact Lincoln Financial Advisors to obtain specific information.

Lincoln Financial Advisors

MN\_CBBFGZPRBBFJCNN\_BBBB 20180228

Account carried with National Financial Services LLC, Member  
NYSE, SIPC

Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acc't Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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## Holdings

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis Information at the end of this statement for more information.

For additional information regarding your holdings, please refer to the footnotes at the end of the statement.

### CASH AND CASH EQUIVALENTS - 1.71% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income
-------------	------------------------------	----------	----------------------	-------------------------	----------------------------

### Money Markets

FIDELITY GOVERNMENT MONEY MARKET	SPAXX CASH	3,495.66	\$1.00	\$3,495.66	
7 DAY YIELD 1.02%					
Dividend Option Reinvest					
Capital Gain Option Reinvest					
<b>Total Cash and Cash Equivalents</b>				<b>\$3,495.66</b>	

### HOLDINGS > MUTUAL FUNDS - 93.23% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
<b>Equity</b>							
AMERICAN NEW WORLD CLASS F1	NWFX CASH	159.392	\$67.76	\$10,800.40	\$101.66	\$9,772.18	\$1,028.22
Estimated Yield 0.94%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost				\$61.31			
COHEN & STEERS REAL ESTATE SECURITIES A	CSEIK CASH	417.418	\$13.35	\$5,572.53	\$147.77	\$5,954.90	(\$382.37)
Estimated Yield 2.65%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost				\$14.27			
FIRST EAGLE OVERSEAS CLASS A	SGOVX CASH	584.902	\$24.39	\$14,265.76	\$234.55	\$14,337.33	(\$71.57)
Estimated Yield 1.64%							

Lincoln Financial Advisors

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Account carried with National Financial Services LLC, Member  
NYSE, SIPC



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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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HOLDINGS > MUTUAL FUNDS continued

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
<b>FIRST EAGLE OVERSEAS CLASS A</b>							
Dividend Option Reinvest	SEOVX continued						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>FRANKLIN DYNATECH FUND A</b>							
Dividend Option Reinvest	FKDNX	239.683	\$70.84	\$16,979.14		\$14,471.36	\$2,507.78
Capital Gain Option Reinvest	CASH						
Average Unit Cost							
<b>MFS INTERNATIONAL DIVERSIFICATION FD A</b>							
Estimated Yield 1.42%	MDIDX	756.521	\$19.68	\$14,888.33	\$211.74	\$13,776.12	\$1,112.21
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>MFS VALUE CLASS A</b>							
Estimated Yield 1.32%	MEAX	385.776	\$40.46	\$15,608.50	\$206.73	\$15,194.21	\$414.29
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>Total Equity</b>							
				\$78,114.66	\$902.45	\$73,506.10	\$4,608.56
<b>Fixed Income</b>							
<b>BAIRD CORE PLUS BOND FD INVESTOR CL</b>							
Estimated Yield 2.53%	BCOSX	4,926.779	\$11.41	\$56,214.55	\$1,425.43	\$57,444.78	(\$1,230.23)
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>FIDELITY ADVISOR HIGH INCOME CL I</b>							
Estimated Yield 4.84%	FHNIX	1,558.811	\$7.81	\$12,174.31	\$590.06	\$12,361.27	(\$186.96)
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							
<b>FIDELITY ADVISOR TOTAL BOND CL I</b>							
Estimated Yield 2.52%	FBPIX	2,711.737	\$10.40	\$28,202.06	\$712.45	\$28,852.20	(\$650.14)
Dividend Option Reinvest	CASH						
Capital Gain Option Reinvest							
Average Unit Cost							

Lincoln Financial Advisors

Account carried with National Financial Services LLC, Member  
NYSE, SIPC



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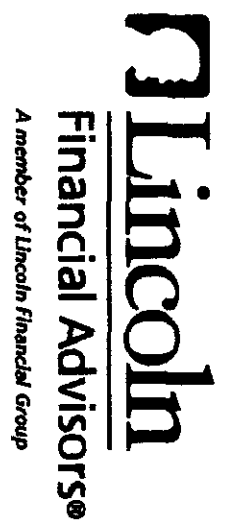
Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS

Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS

Investment Discipline: MANAGED ACCOUNT PROGRAM



# Activity

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis Information at the end of this statement for more information.

## PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
-----------------	--------------	-------------	-------------	----------	--------	------------------	----------------------

### Securities Purchased

01/31/18	CASH	REINVESTMENT	LORD ABBETT SHORT DURATION INCOME CL A REINVEST @ \$4,2300	11.546	(\$48.84)		
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02/28/18	CASH	REINVESTMENT	BAIRD CORE PLUS BOND FD INVESTOR CL REINVESTED @ \$11.42 AS OF 02/28/18	10.419	(\$118.98)	\$118.98	
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02/28/18	CASH	REINVESTMENT	FIDELITY ADVISOR HIGH INCOME CL I REINVEST @ \$7.810	5.784	(\$45.02)	\$45.02	
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02/28/18	CASH	REINVESTMENT	FIDELITY ADVISOR TOTAL BOND CL I REINVEST @ \$10.400	5.191	(\$53.99)	\$53.99	
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Total Securities Purchased (\$266.83)

## ACTIVITY > CORE FUND ACTIVITY

Settlement Date	Account Type	Transaction	Description	Quantity	Amount		
02/09/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT MONEY MARKET @ 1	6.73	(\$6.73)		
02/15/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT MONEY MARKET @ 1	4.82	(\$4.82)		
02/16/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT MONEY MARKET @ 1	2.34	(\$2.34)		

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Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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**HOLDINGS > MUTUAL FUNDS continued**

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
LORD ABBETT SHORT DURATION INCOME CL A	LALDX CASH	3,840.476	\$4.21	\$16,168.40	\$601.44	\$16,474.29	(\$305.89)
Estimated Yield 3.72%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost						\$4.29	
<b>Total Fixed Income</b>				\$112,759.32	\$3,329.38	\$115,132.54	(\$2,373.22)

<b>Total Mutual Funds</b>				\$190,873.98	\$4,231.83	\$188,638.64	\$2,235.34
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**HOLDINGS > EXCHANGE TRADED PRODUCTS - 5.06% of Total Account Value**

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/18	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
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**Equity**

ISHARES CORE S&P MID-CAP ETF	IJH CASH	28.187	\$186.46	\$5,255.75	\$63.78	\$4,941.08	\$314.67
Estimated Yield 1.21%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost						\$175.30	

ISHARES CORE S&P SMALL-CAP ETF	IJR CASH	67.473	\$75.74	\$5,110.41	\$62.18	\$4,754.31	\$356.10
Estimated Yield 1.21%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost						\$70.46	

<b>Total Equity</b>				\$10,366.16	\$125.96	\$9,695.39	\$670.77
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<b>Total Exchange Traded Products</b>				\$10,366.16	\$125.96	\$9,695.39	\$670.77
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<b>Total Securities</b>				\$201,240.14	\$4,357.79	\$198,334.03	\$2,906.11
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<b>TOTAL PORTFOLIO VALUE</b>				\$204,735.80	\$4,357.79	\$198,334.03	\$2,906.11
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NYSE, SIPC



Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



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ACTIVITY > CORE FUND ACTIVITY *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
02/22/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT MONEY MARKET @ 1	2.07	(\$2.07)

02/23/18	CASH	YOU BOUGHT	FIDELITY GOVERNMENT MONEY MARKET @ 1	3.16	(\$3.16)
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02/28/18	CASH	REINVESTMENT	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	2.88	(\$2.88)
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**TOTAL CORE FUND ACTIVITY (\$21.80)**

ACTIVITY > INCOME > TAXABLE INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
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<b>Taxable Dividends</b>					
01/31/18	CASH	DIVIDEND RECEIVED	LORD ABBETT SHORT DURATION INCOME CL A		\$48.84

02/26/18	CASH	DIVIDEND RECEIVED	BAIRD CORE PLUS BOND PD INVESTOR CL		\$118.98
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02/28/18	CASH	DIVIDEND RECEIVED	FIDELITY ADVISOR HIGH INCOME CL 1 DIVIDEND RECEIVED		\$45.02
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02/28/18	CASH	DIVIDEND RECEIVED	FIDELITY GOVERNMENT MONEY MARKET DIVIDEND RECEIVED		\$2.68
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02/28/18	CASH	DIVIDEND RECEIVED	FIDELITY ADVISOR TOTAL BOND CL 1 DIVIDEND RECEIVED		\$53.99
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**Total Taxable Dividends \$269.51**

**Total Taxable Income \$269.51**

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Account carried with National Financial Services LLC, Member NYSE, SIPC



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Statement for the Period February 1, 2018 to February 28, 2018  
EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]  
Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM

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ACTIVITY continued

TOTAL INCOME		Amount
		\$289.51

ACTIVITY > OTHER ACTIVITY

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
02/09/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT MFS INTERNATIONAL 552/736330		\$3.28
02/09/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT MFS VALUE CLASS A 552/883801		\$3.45
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT COHEN & STEERS REAL 191912104		\$1.27
02/15/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT FRANKLIN DYNATECH 363496201		\$3.55
02/16/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT AMERICAN NEW WORLD 649280401		\$2.34
02/22/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT LORD ABBETT SHORT 543916100		\$2.07
02/23/18	CASH	ADJUSTMENT	MUTUAL FUND SVC FEE CREDIT FIRST EAGLE 320085101		\$3.16
TOTAL OTHER ACTIVITY					\$19.12

Statement for the Period February 1, 2018 to February 28, 2018

EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]

Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM

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## Footnotes and Cost Basis Information

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts.

NFS is required to report certain cost basis and related information to the IRS on the Form 1099-B. Your official 1099-B forms for certain transactions will reflect which lots have been sold for tax purposes. To apply a specific identification cost basis method to 1099-B reporting, appropriate instructions must be on file with NFS or be received by NFS before the trade has settled. Absent such instructions, NFS determines cost basis at the time of sale based on its default methods of average cost for open-end mutual funds and first-in, first-out (FIFO) for all other (including ETFs) unless your broker dealer has elected to use another default method. NFS applies FIFO (or other disposal method, if applicable) based on its records, which may be different from yours. For transactions that are not subject to 1099-B cost basis reporting, you should refer to your trade confirmations and other applicable records to determine which lots were considered sold for tax purposes.

While NFS must meet IRS requirements with respect to certain information required to be reported to the IRS, NFS-provided cost basis, realized gain and loss, and holding period information may not reflect all adjustments necessary for your tax reporting purposes. NFS makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information.

For investments in partnerships, NFS does not make any adjustments to cost basis information as the calculation of basis in such investments requires supplemental information from the partnership on its income and distributions during the period you held your investment. Partnerships usually provide this additional information on a Form K-1 issued by April 15th of the following year.

Consult your tax advisor for further information.

## Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN VALUE reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Income, Taxes, Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Assets Held Away and Other Assets Held Away).

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

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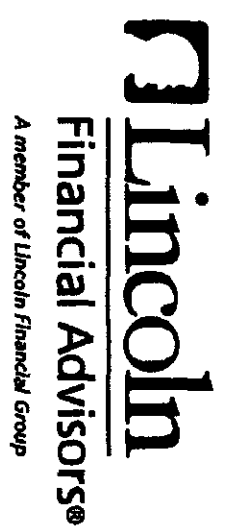
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Account carried with National Financial Services LLC, Member  
NYSE, SIPC



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Statement for the Period February 1, 2018 to February 28, 2018  
EDWARD G ALBERTSON & KRISTINA ZAKRZEWSKI - Joint WROS  
Account Number: [REDACTED]  
Separate Acct Manager: LINCOLN PREMIER PLUS  
Investment Discipline: MANAGED ACCOUNT PROGRAM



## Miscellaneous Footnotes *continued*

**PRICING INFORMATION** - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NPS and/or other sources. Prices may not reflect current fair market value and/or may not be readily marketable or redeemable at the prices shown.

**FOREIGN EXCHANGE TRANSACTIONS** - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be affected by Fidelity Forex, Inc. on a principal basis. Fidelity Forex, Inc., an affiliate of NPS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Forex, Inc. may share a portion of any FX commission or markup with NPS. More favorable rates may be available through third parties not affiliated with NPS. The rate applicable to any transaction involving an FX is available upon request through your broker-dealer.

**COST BASIS LEGISLATION** - New IRS Rules will require National Financial Services to report cost basis and holding period information for the sale of shares of open end mutual funds purchased on or after January 1, 2012 on Form 1099-B. National Financial Services determines the cost basis for all shares of open end mutual funds using a default method of average cost. Alternatively, account owners or their brokers and advisors can instruct National Financial Services to determine the cost basis for shares of open end mutual funds by 1) selling up their non-retirement accounts with one of our eleven tax lot disposal methods available to investors or 2) identifying specific tax lots to sell at the time of a transaction. Contact your broker or advisor to learn more about the cost basis tracking of your holdings.

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**GLOSSARY** Short Account Balances - If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value** - The Total Market Value has been calculated out to 9 decimal places, however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not

**CUSTOMER SERVICE:** Please review your statement and report any inaccuracy or discrepancy immediately by calling the telephone number of your broker-dealer reflected on the front of this statement. Reports of any inaccuracy or discrepancy regarding your brokerage account or the activity therein should be directed to your broker-dealer at the telephone number and address reflected on the front of this statement and National Financial Services LLC ("NFS").

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. In addition to your initial contact with your broker-dealer you may contact NFS at (800) 801-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

**ADDITIONAL INFORMATION** Free credit balances ("FCB") are funds payable to you on demand. FCB are subject to open commitments such as uncashed check deposits, and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is automatically transferred to a money market fund or to an FDIC insured bank account you use as your brokerage accounts core position, you can liquidate the shares of the money market fund or bank balances at any time and have the proceeds remitted to you or held in your brokerage account subject to the terms and conditions of your account agreement. Interest on free credit balances awaiting reinvestment may be paid out at rates that may vary with current short-term money market rates and/or your brokerage account balances, set at the discretion of your broker-dealer and/or NFS. Required rule 10b-10(e) information not contained herein will be provided upon written request.

**Credit Adjustment Program.** Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any accountholder and to amend or terminate the credit adjustment program.

**Options Customers.** Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer.

Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation. Splits, Dividends, and Interest. Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

**Equity Dividend Reinvestment Customers.** Shares credited to your brokerage account resulted from transactions effected as agent by either: (1) Your broker-dealer for your investment account, or (2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in over-the-counter securities.

**Reinvestment Contributions/Distributions.** A summary of reinvestment contributions/distributions is displayed for you in the activity summary section of your statement. Income Reporting. NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. A financial statement of NFS is available for your personal inspection at the office or a copy of it will be mailed to you upon your written request.

**Statement Mailing.** NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statements availability. If you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

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closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer. **Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated from an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

**Loans and Fees.** In connection with (i) access to, purchase or redemption of, and/or maintenance of positions in mutual funds and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay your introducing broker-dealer and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, infrastructure support and maintenance, and other programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by your introducing broker-dealer and/or NFS will be furnished to you upon written request. At time of purchase fund shares may be assigned a load, transaction fee or no transaction fee status. At time of sale, any fees applicable to your transaction will be assessed based on the status assigned to the shares at time of purchase. **Margin.** If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities at your margin account, which is identified on your statement. If you have a margin account, this is a

correlated statement of your margin account and special memorandum account other than your non-purpose Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. **NYSE and FINRA.** All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 288-6889 or access the FINRA's web site at [www.finra.org](http://www.finra.org). **FINRA Rule 4311** requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. Your broker-dealer is responsible for: (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. **NFS shall, at the direction of your broker-dealer:** (1) execute, clear, and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS. (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, bonded securities and other investments may not be covered. Previous meals are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

**End of Statement**

Lincoln Financial Advisors

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Account carried with National Financial Services LLC, Member  
NYSE, SIPC

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# FIDELITY SERVICE CENTER

Payment Type:

Advice Number:  
Advice Date:

Installment  
March 1, 2018

Funding Breakdown

\$683.72

EDWARD ALBERTSON

Questions? Please call 1-800-416-2363

Description	Current	Year to Date
GROSS PAYMENT	\$683.72	\$2,051.16

Description	Current	Year to Date
TAXABLE	\$683.72	\$2,051.16
NET PAYMENT	\$683.72	\$2,051.16

Checkbook

Did you know that you can now view and update your pension payment information online? Go to ([netbenefits.fidelity.com](http://netbenefits.fidelity.com)) to view your pension payment history, change direct deposit elections and change federal and state withholding, where allowed by law.

## DIRECT DEPOSIT CONFIRMATION

Your net pension payment has been direct deposited to your account ending 6949

Fidelity Investments  
P. O. Box 28003  
Albuquerque, NM 87125-8002

051072 FIED1H02 000000 AT 01  
DB729155-008

1NH5A051072

EDWARD ALBERTSON  
7700 BALLOU ROAD  
HEATH, OH 43056





**Symetra Life Insurance Company**  
Retirement Division - Administrative Office  
PO Box 305156 Nashville, TN 37230-5156

March 5, 2018

EDWARD ALBERTSON  
7700 BALLOU RD  
HEATH OH 43056

CONTRACT NUMBER:  
AGENT:

  
JEROD TILTON

*No Change*

**SYMETRA EDGE PRO FIXED INDEXED ANNUITY  
RENEWAL NOTICE**

Dear EDWARD ALBERTSON,

Your current Interest Term ends on 04/09/2018. You have the opportunity to make new allocations prior to the beginning of your next interest term. **To request an allocation change, we must receive the enclosed Transfer Authorization form no later than five (5) business days prior to the end of your current Interest Term.** Please contact your agent for additional information.

**If you choose not to reallocate, then no action is needed and your allocations remain the same.**

**Current Contract Value as of March 5, 2018**  
(Prior to any indexed interest credited in the current Interest Term)

Fixed Account	\$68,108.82
S&P 500 Index - Pnt to Pnt	\$69,193.97
Total Contract Value	<u>\$137,302.79</u>

Customer Service  
1-800-796-3872 | Fax 1-866-532-1357  
Monday through Friday, 6 a.m. to 4:30 p.m. PT  
[www.symetra.com](http://www.symetra.com) | [customerservice@symetra.com](mailto:customerservice@symetra.com)

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of 0

The following accounts are available for the next Interest Term. If you would like to change your allocations, please complete the enclosed Transfer Authorization form. If you need advice for changing your allocations please contact your insurance professional. For descriptions of the Index Options and Crediting Methods available, please refer to your annuity contract data page\*.

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Account Name Crediting Method	Cap	Floor
S&P 500 Index - Pnt to Pnt	4.95%	0.00%
S&P 500 Index - Monthly Avg	5.40%	0.00%
S&P GSCI ER - Pnt to Pnt	3.15%	0.00%
S&P GSCI ER - Monthly Avg	3.85%	0.00%

Interest Rate	
Fixed Account	2.30%

\*Indexed Interest Cap and Fixed Account Interest Rate may vary based on total Contract Value. Rates shown are based on the Contract Value as of the date of this notice.

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Name: Edward G. Albertson Page 41 of 45

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling \$200 or more during the reporting period. For both the filer and filer's spouse, list the source and amount of any honoraria. List only the source for other spouse earned income exceeding \$1,000. See examples below.

**EXCLUDE:** Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

**INCOME LIMITS and PROHIBITED INCOME:** Be advised that the income limit and prohibited income may apply to you after you are on House payroll. The 2016 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was \$27,495. The 2017 limit is \$27,765. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited for Members and senior staff.

[illegible]

2018

Insperity

March 2018

**Did You Know That Insperity Premier(TM) is the Place to Go for your...**

1. Personal employment information 2. Current and past paycheck records, W2 and W4 forms 3. Health insurance information and credentials 4. 401(k) plan account (if you have one) 5. Flexible spending account (FSA) plan or HSA (if you have one) 6. Insperity contact information and tutorials/overview videos 7. MarketPlace(SM) access

Just log in to [portal.insperity.com](http://portal.insperity.com) for easy and instant access to this important information and much more!

**Employee: ALBERTSON, EDWARD G****Check #:****Company: CAREW INTERNATIONAL INC**

5050 SECTION AVE  
NORWOOD, OH 45212

**Pay Date: 03/30/2018****Pay Type: Salary****Pay Period: 03/01/2018 To 03/31/2018****Department: 0****Phone: (513) 621 0229****Pay Frequency: Monthly****Location: 0****Gross Earnings: 16,760.00****Total Taxes: 5,769.81****Total Deductions: 15.00****Net Pay:  
10,975.19****Earnings**

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
<b>Current Pay Period</b>						
Salary - Exempt	03/01/2018	03/31/2018		6,250.00	6,250.00	18,750.00
Commission \$ - Reg	03/01/2018	03/31/2018			10,510.00	16,968.00
<b>Gross</b>					<b>16,760.00</b>	<b>35,718.00</b>

**Deductions & Credits**

Description	Current	YTD	Taxes Description	Current	YTD
<b>Pre-Tax</b>			Federal Taxes	3,733.86	7,176.84
Employee D/V	15.00	45.00	OH SIT	754.96	1,455.22
<b>Total</b>	<b>15.00</b>	<b>45.00</b>	SocSec	1,038.19	2,211.72
			Medicare	242.80	517.26
<b>After Tax</b>			<b>Total</b>	<b>5,769.81</b>	<b>11,361.04</b>
<b>Total</b>	<b>0.00</b>	<b>0.00</b>			

**Direct Deposit Information**

Routing Number Account Number -

Amount  
10,975.19

**Federal Tax Withholding Elections**

Marital Status: Single

Allowances: 0

Additional Withholding: \$ 0.00

**Paid Time Off/Vacation and/or Sick Information**

Plan - Level Available Used Balance

Your worksite employer provides the Paid Time Off/Vacation and/or Sick Information shown. "Balance" reflects hours available for use under the PTO, vacation, and/or sick time provided to Insperity by your worksite employer. See your supervisor with questions about your Balance. If your Paid Time Off/Vacation and/or Sick Information does not appear, this information will be provided by your worksite employer, as applicable.

**Insperity YTD Taxable Amount**

Description	Amount
Federal	35,673.00
Social Security	35,673.00
Medicare	35,673.00

Insperity PEO  
Services, L.P.

19001 Crescent Springs Drive, Kingwood, TX 77339-3802

866-715-3552

December Pay 2017



### Did You Know That Insperity Premier(TM) is the Place to Go for your...

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Just log in to [portal.insperity.com](http://portal.insperity.com) for easy and instant access to this important information and much more!

Preceding  
year

Employee: ALBERTSON, EDWARD G

Company: CAREW INTERNATIONAL INC

5050 SECTION AVE

NORWOOD, OH 45212

Phone: (513) 621 0229

Pay Date: 12/29/2017

Pay Period: 12/01/2017 To 12/31/2017

Pay Frequency: Monthly

Pay Type: Salary

Department: 0

Location: 0

Gross Earnings: 14,847.00

Total Taxes: 4,378.09

Total Deductions: 15.00

Net Pay: 10,453.91

#### Earnings

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
<b>Current Pay Period</b>						
Commission \$ - Reg	12/01/2017	12/31/2017			8,597.00	80,940.00
Salary - Exempt	12/01/2017	12/31/2017		6,250.00	6,250.00	75,000.00
<b>Gross</b>			<b>0.00</b>		<b>14,847.00</b>	<b>155,940.00</b>

#### Deductions & Credits

Description	Current	YTD	Description	Current	YTD
<b>Pre-Tax</b>					
Employee D/V	15.00	164.70	OH SIT	648.59	6,553.50
Dependent D/V	0.00	5.19	Heath OH City Tax	0.00	93.75
<b>Total</b>	<b>15.00</b>	<b>169.89</b>	SocSec	0.00	7,886.40
			Medicare	215.06	2,258.66
<b>After Tax</b>			<b>Total</b>	<b>4,378.09</b>	<b>53,452.33</b>
<b>Total</b>	<b>0.00</b>	<b>0.00</b>			

#### Direct Deposit Information

Routing Number Account Number

[Redacted] [Redacted]

Amount

(10,453.91)

#### Federal Tax Withholding Elections

Marital Status: Single

Allowances: 0

Additional Withholding: \$ 0.00

#### Paid Time Off/Vacation and/or Sick Information

Plan - Level Available Used Balance  
Your worksite employer provides the Paid Time Off/Vacation and/or Sick Information shown. "Balance" reflects hours available for use under the PTO, vacation, and/or sick time provided to Insperity by your worksite employer. See your supervisor with questions about your Balance. If your Paid Time Off/Vacation and/or Sick Information does not appear, this information will be provided by your worksite employer, as applicable.

#### Insperity YTD Taxable Amount

Description	Amount
Federal	155,770.11
Social Security	127,200.00
Medicare	155,770.11

Insperity PEO Services,  
L.P.

19001 Crescent Springs Drive, Kingwood, TX 77339-3802

866-715-3552

# **SCHEDULE D - LIABILITIES**

Name: Edward Guy Albritton Page 44 of 45

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or your dependent child. Mark the highest amount owed during the reporting period. **New Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. \*Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability										
				A	B	C	D	E	F	G	H	I	J	K
				\$10,001-\$15,000	\$15,001-\$50,000	\$50,001-\$100,000	\$100,001-\$250,000	\$250,001-\$500,000	\$500,001-\$1,000,000	\$1,000,001-\$5,000,000	\$5,000,001-\$25,000,000	\$25,000,001-\$50,000,000	Over \$50,000,000	Over \$1,000,000* (Spouse/DC Liability)
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
	<i>None</i>													

## **SCHEDULE E - POSITIONS**

Report all positions, compensated or uncompensated, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature. **New Members and second-year candidates** report positions held in the reporting period and the current calendar year. **First-year candidates and new employees** report positions held in the current calendar year and two previous years.

Position	Name of Organization
<i>None</i>	

